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ABSTRACT

This competency-based preservice home economics teacher education module on meal management on a low income is the third in a set of three modules on foods and nutrition in economically depressed areas. (This set is part of a larger set of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following a module objective and overview, four units of instruction are presented: (1) the food buying plan, (2) comparative shopping, (3) preparation of low-cost meals, and (4) storage. Each unit includes the following elements: objective, overview, narrative summary, suggested activities and resources, and a progress test. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (CT)

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ECONOMICALLY DEPRESSED AREA STRAND:

FOODS AND NUTRITION

MODULE III-C-3 MEAL MANAGEMENT ON A LOW INCOME

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1978

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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MATCHE PROJECT

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MEAL MANAGEMENT ON A LOW INCOME

Module Objective

The MATCHE student will be able to assist a low-income individual in the development of a food buying plan, guide a group in a comparison shopping experience, demonstrate skills in the preparation of low-cost meals, and analyze food storage capabilities of a family in an EDA.

Module Overview

The funds available to a low-income family usually do not allow for the budget taking advantage of specials or for meeting the food needs of the individual or family.

Homemakers may lack transportation to a supermarket and therefore have to purchase food from smaller neighborhood markets at prices that are usually considerably higher. Comparison shopping may not be possible. The homemaker is usually unable to take advantage of bulk purchases or food specials. Storage and food preparation facilities are often limited.

In order to prepare the student to assist economically depressed individuals in the area of meal management, this module has been divided into the following units:

Unit 1: The Food Buying Plan

Unit 2: Comparative Shopping

Unit 3: Preparation of Low-Cost Meals

Unit 4: Storage

UNIT 1

THE FOOD BUYING PLAN

Objective

Given the opportunity, the MATCHE student will be able to assist a person who has never shopped for more than $10 worth of groceries at one time in speding $50 obtained in food stamps. The MATCHE student will assist in such a way as to enable the recipient to cope alone the next time.

Overview

Developing and using a food buying plan can help the EDA homemaker get the most value for the limited amount of money available to spend. The cost of food is decidedly influenced by the choice of foods as well as the amount of preparation the food has undergone before sale, the type of market, packaging, etc. Knowing what to buy for the best nutritional value while keeping within money limits takes experience in shopping while following a budget.

Narrative Summary

The amount of money to spend on food depends on the amount of money available, number of people to feed, ages and sex of family members, family feelings about foods, homemaker's knowledge about nutritious meals, planning and food buying, and the use of food stamps. Food needs come first. Nutritious foods can be purchased within wide extremes in cost.

Stretching food dollars is particularly challenging to low-income shoppers. Not only do they lack the money but they often lack the knowledge about good nutrition and the ability to plan, shop, and prepare well balanced meals for their families. More skill and time are required to plan, buy, and prepare nutritious meals on limited budgets.

Persons in EDAs are hard to reach. They seldom read newspapers and do not voluntarily attend meetings or classes. They are often reached most effectively through other persons, not always the professional person. The most effective "other persons" are often their own neighbors or persons from their part of town. In some groups,

families resent the intrusion of a home visit by a professional worker. Such families can best be reached through other families they know and trust.

Many residents in EDAs participate in the Food Stamp Program. It enables low-income households to buy more food of greater variety to improve their diets. It is administered nationally by the Food and Nutrition Service of the U.S. Department of Agriculture. To purchase food stamps, participants pay a sum of money based on their family size and net monthly income. They then receive food stamps of a larger value than the amount paid which they can spend like money at authorized food stores. Food stamps are only for food or for seeds and plants to grow food for the eligible household. They do not pay for pet food, soap, cigarettes, paper goods, or alcoholic beverages, including beer. Cash must be paid for these items.

To plan a family's food needs, one must become familiar with what foods are needed each day for best health and the amount needed for each person's age and amount of activity. First, decide what kind of a meal pattern the family follows. Do they eat three meals per day or do they use a four or five meal pattern? Determine which meals are light or heavy. Every family member needs the same nutrients regardless of age or his activity, but each person may need a different amount. Meals can meet these varying needs by varying the serving size. Even if an excellent meal plan is developed and the foods are purchased, the family members are not helped until the foods are eaten. Therefore, plan meals the family enjoy. Use cultural foods, special seasonings, and methods of preparation which assure that the family will eat the food. Only a variety of different kinds of foods will supply the nutrients needed for growth and good health. To help a family select foods for their meal plan, they need to be taught how to follow a Daily Food Guide.

A low-income homemaker usually needs assistance on a one-to-one basis in writing her first family meal plans. She needs menu suggestions which match her income. These can be shown to her from books or pamphlets. Well-balanced meals at low cost, compared to those at high cost, usually include the less expensive kinds of foods from each of the four food groups. Chicken is usually a less expensive meat than beef roast, nonfat dry milk instead of fresh milk, and bread instead of a seeded roll. Smaller servings or fewer servings of meat, poultry, and fish reduce meal cost. To cut expenses, one must use dried legumes and nuts, citrus fruits, fresh vegetables, peanut butter, and bread and cereals, and use fewer prepared foods. Low-cost menus may lack some texture contrasts and variety compared to higher-cost meals; thus good cookery helps to make meals acceptable.

To begin a menu plan, a homemaker must write the food she plans to serve the next few days or week. Then she needs to evaluate how its price compares to other foods that could replace it in the meal. She needs to be introduced to new recipes and skills in preparation and encouraged to try them. She should become familiar with the value

of food ads and specials. The number of days of menus written will depend directly upon what storage facilities are available to the shopper.

Based on the menus, a shopping list can be written. It should include all the foods needed in the menus, taking into account foods already on hand. With a shopping list, one is less likely to buy haphazardly and consequently will save money. Many homemakers settle for a partial shopping list which usually includes approximately the same number of packages of meat, loaves of bread, and other generally needed items. From this list they compare costs at the store, buy a variety of foods, and prepare meals from these selections. This method may not be as cost-saving as a more specific list; however, it is an alternative shopping style which may suit certain EDA individuals better than the complete food shopping list.

Suggested Activities

1. Visit the local office the the welfare department and learn how a person qualifies for food stamps. Find out how big a role food stamps play in his or her overall budget and what can be bought with them.

2. Review literature associated with how to work with low-income people. Write an essay on the methods of teaching minority people which may differ from methods used in teaching non-minorities. Have the paper reviewed by someone who is presently teaching in an EDA.

3. Plan a week of menus for your own family, using a low-cost nutrition plan. Shop for groceries at a store located within an EDA, staying within a very limited budget. What problems did you experience? Prepare these menus for your family without using any higher-cost substitute items. How did the preparation vary from more moderately priced meals? How did your family accept the meals? Relate this total experience to what the homemaker in an EDA regularly experiences.

4. Present a demonstration before an EDA group. Introduce the four food groups using charts, hand-outs, and pictures. Following the lesson, have students place items from a grocery bag in the correct food groups. Illustrate how items representing "empty calories" eat up budgets.

5. Given the opportunity, train a resident of an EDA to present a lesson to her family or neighbors on how to prepare a grocery list. You may find this person, who should be a respected member of the community, through recommendations of a store owner, health worker, extension agent, or church worker. Help the person prepare charts or other graphics on the four food

groups and basic menu plans. Assist her in making lesson plans. You may attend the presentation; however, the leader and audience may feel more comfortable if you do not attend.

Suggested Resources

Consumer and Food Economics Research Division. Nutrition, Food at Work for You. U.S. Department of Agriculture Home and Garden Bulletin No. 1 Family Fare, Washington, D.C.: U.S. Government Printing Office, 1971, pp. 1-14.

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When you feel you have learned the information presented in this lesson, take the following Progress Test.

Unit 1 Progress Test

Meal Management on a Low Income

1. List five factors which determine how much money a family spends on food.

   a.

   b.

   c.

   d.

   e.

2. What is the primary purpose of the Food Stamp Program?

   Check the items for which authorized stores will accept foor stamps:
   a. pet food
   b. milk
   c. soap
   d. bread
   e. cigarettes
   f. beans
   g. paper goods
   h. beer
   i. cereal
   j. hamburger
   k. sugar
   l. apples

3. Why can low-income people sometimes be most effectively taught by their own people rather than outside professional teachers?

4. List four factors a teacher needs to consider when helping an EDA family write a meal plan.

   a.

   b.

   c.

   d.

Compare your answers with those on the next page.

Answer Key
Unit 1 Progress Test

Meal Management on a Low Income

1. (any of the following)
   a. amount of money available
   b. number of people to feed
   c. ages of family members
   d. family likes and dislikes of foods
   e. shopper's knowledge about nutritious meals
   f. use of wise shopping list
   g. use of food stamps

2. The primary purpose of the Food Stamp Program is to enable low-income households to buy more food of greater variety to improve their diets.

   a. pet food
   x b. milk
   c. soap
   x d. bread
   e. cigarettes
   x f. beans
   g. paper goods
   h. beer
   x i. cereal
   x j. hamburger
   k. sugar
   x l. apples

3. Low-income people sometimes resent the intrusion of outsiders and are most comfortable in learning from people they know and can trust.

4. (any of the following)
   a. family meal pattern
   b. family cultural likes and dislikes
   c. nutritive needs of family members
   d. psychological factors associated with poverty
   e. who can most effectively help the family
   f. matching available dollars to menus

UNIT 2

COMPARATIVE SHOPPING

Objective

On a trip to a specific market, the MATCHE student will be able to guide a group of EDA individuals in a comparison shopping experience which should include:

1. Identification of lower priced food items which provide good nutrition and descriptions of the preparation or use of each item.

2. Recognition of items which increase the food budget and are classified as "empty calorie foods."

3. Recognition of food items which are likely to increase food costs and recommendation of suitable substitutes.

4. Identification of nonfood items that are often included in the good budget.

5. Introduction to unfamiliar foods.

6. Recognition of gimmicks and merchandising techniques which are used to entice the buyer.

Overview

Today we have more variety of food than in the past. With more processed, prepackaged, and convenience foods, it is hard to know the best nutritional buy. The shopper must be aware that there are gimmicks to entice him to buy many "empty calorie" foods and food and nonfood items that only raise food costs. These should be avoided. There are food items of a lower cost that can be just as nutritious as the more expensive items. These need to be identified by the shopper.

This unit will give you the opportunity to assist EDA persons in becoming aware of the importance of comparative shopping techniques in order to get the most for the least money.

Narrative Summary

The ever increasing number and variety of products offered in modern supermarkets pose a continual problem of selection for the economy minded shopper. It pays to compare. The more conservative the food plan and budget, the more knowledge, skills, and abilities required. Families from EDAs find controlled spending for food essential because of the scarcity of money. There are many sources of information on foods, supplies, and prices.

Within the low-cost market basket, all foods must be wholesome. Choices within the meat and fruit and vegetable groups should usually fall within inexpensive to moderately priced items. Many items can be of average or better quality, but there can seldom be premium-quality foods. Store brands must usually determine choice. There can be few ready-made dishes.

The choice of store at which people from EDAs shop is often limited. This, in turn, limits their opportunity to do comparative shopping. They often can shop only at a store which offers them credit but not necessarily good values. Lack of transportation may mean having to shop at a store within walking distance or a public transportation system from their home.

Advertising and sales techniques have become very sophisticated. They provide a vital source of information for the comparative shopper. Finding a bargain for an EDA family is very important but because of their lack of knowledge and their situation they sometimes interpret advertisements poorly. Discount coupons and special offerings are used by retailers as inducements to lure customers into their stores. The thrifty shopper will take advantage of offers which save her money but will never purchase items which are not wanted or cannot be fully used.

Persons have varying ideas of quality. It is up to the consumer to judge whether the price is right. There are many guides to follow, and an understanding of their significance is useful for comparative shopping. Some products are sold strictly by grade. The grade label gives the purchaser reasonable assurance that she gets what she pays for. Store brands are usually less expensive than nationally advertised brands. Brand names can tell the purchaser a lot, but she must first become familiar with them. Once she has learned the nature of the product associated with a brand, she will be able to judge the value to her family in terms of price, flavor, texture, and other quality characteristics. Style in which the product is offered frequently affects the unit cost. Style may have real significance as to quality. The style of food purchased depends on the anticipated use, the amount needed, the amount of time available, and the personal preference of the user.

Food standards are regulated by law and promote honesty and fair dealing in the interest of the consumer. Food labels name and picture the product and identify the ingredients in order of predominance. They give the brand and name and address of the distributor. From the label, you can also find the net contents, food additives, calories, protein, fat, and carbohydrate content, and calcium, iron, and vitamin contents. Variety, color, style, size and recipes and instructions for use of the product are additional information found on food labels. From label information, the wise shopper will learn not to judge volume in packages by size or shape. She will note the type liquid in which canned foods are packed and how it suits her preferences. The shopper's chief concern in understanding labels is their relationship to the intended use of the food when she gets home.

It is usually a savings to buy large quantity food purchases. The cost per pound on such staples as potatoes, onions, apples, flour, and sugar is amazingly low when bought by the bushel or in other large quantities. Cereal, shortening, or tea are examples of items which are usually less costly by ounce when bought in large packages. However, it is poor economy to buy in large quantities if one does not have the proper storage space. One must consider if the food purchased can be stored without loss in quality, spoilage, or great inconvenience. Large quantities of canned or frozen foods can provide great savings if adequate shelf or freezer space warrants their purchase. Size is often confused with quality. Often small sizes or odd sizes are priced much lower than large or regular ones. For example, you may find good quality small eggs, small potatoes, or small apples.

The cost per serving obtained from different market units is the comparative shopper's best guide to proper selection. The cost per serving of any food is determined by dividing the retail price per unit by the number of servings to be obtained from a specific unit. For many homemakers from EDAs the mathematical skill in this calculation is too difficult. In this case, the shopper needs either to be taught these mathematical skills or to be given other skills for determining how many portions she will obtain from a particular unit of food. This information is often found on unit price markers posted on the shelf near the food item. It lists the price for a single unit of weight, measure, or count. Weight is listed in ounces or pounds; liquid measure in pints or quarts; and count by dozen, square feet, etc. It enables the shopper to compare prices of different sizes in the same brand or different brands of the same size and quality. From the items that will meet your needs, choose the one with the lowest price per unit.

Much of what we spend at the grocery store goes for services. Prepackaged produce and meat, small packages of flour and beans, very fresh foods, prepared or partially prepared foods, a variety of brands, packages, and sizes are examples of conveniences which we take for granted. It is important for consumers to know how much extra they pay, if any, for "convenience" in contrast to "food." In order to evaluate how much convenience foods cost compared to less "processed" foods, one must compare seasonableness of the product, bulkiness of the convenience

foods and cost of handling them, the cost of labor and packaging the food, and perishability of the product. Compare prices to see whether it pays to prepare a product from basic ingredients. Sometimes it does not. It all depends on how much the cook enjoys cooking and how much time she has to spend. Cooking with canned soup and soup mixes, cream cheese, mayonnaise, potato chips, and other convenience products is seldom compatible with the low budget.

In the interest of economy, judicious substitutes need to be used in low-cost diets. Some of these include cocoa for chocolate, evaporated milk for cream, bouillon cubes for bouillon, margarine for butter, and tomato juice for tomato soup or tomatoes. There are countless ways in which meat, dairy products, and eggs can be used together or as substitutes for each other. Most budget-minded homemakers are likely to use low-cost extenders from the grain or high-protein vegetable groups. Because protein foods demand the largest share of the food dollar, the shopper should be aware of alternate protein foods. Eggs are usually a less expensive source of nutrients than most meats. Brown eggs have the same food value as white eggs and are usually lower in price. Nonfat dry milk and evaporated milk cost considerably less per quart when reconstituted than whole fluid milk and they supply comparable amounts of calcium and protein. Legumes such as soybeans, dry beans and peas, and nuts, and especially peanut butter are good buys in protein and can be used to extend the flavor of meat and dairy products.

The shrewd shopper knows the times of the year when various foods are abundant or scarce and shops accordingly. These facts will vary, depending upon the shopping location, weather, and marketing patterns. The prices of processed products tend to change less from month to month than those sold in fresh form.

The EDA homemaker is often limited in knowledge on the use of various foods and recipes. She does not read extensively and often has difficulty understanding English. She does not receive magazines or newspapers regularly from which to gather food information. She can be encouraged to gather and use recipes found on packages of processed foods, on cans, or in commercial leaflets in stores. Usually stores post their weekly food ads within the store which the shopper can read at the store. Careful judgment is important on items "reduced for quick sale." They may or may not be wise purchases. Day-old bakery products or dead ripe fruit, if used immediately, can be inexpensive. Since meat takes the most of the food dollar and the low-income food shopper must buy the less tender cuts, it is important that the homemaker learn skills for making meat or other foods as appetizing and palatable as possible. A large part of one's meat bill pays for the labor and service of meat cutting. Learning to perform some of the meat cutting techniques yourself can save a great deal of money. Increased familiarity with foods and recipes, and additional knowledge of food preparation skills will expand the comparative shopping techniques which can be used.

Foods which supply none of the essential nutrients such as protein, minerals, or vitamins are sometimes called "empty calorie" foods. They include such items as jams and jellies, tea and coffee, salad dressing, margarine, sugar, spices, and carbonated drinks. When the four basic food group requirements have been met, these foods add contrast and satisfaction to menus. Many of these foods are expensive and the low-budget food plan cannot nutritionally justify their costs. Low-income families often use "empty calorie" foods to a larger extent than their good budgets should allow. This presents a special challenge to the nutritionist in trying to assist EDA families. She should not try to eliminate items from the diet without providing acceptable substitutes.

Reasons for EDA families' using great amounts of "empty calorie" foods are complex. For the limited or dull menu, some of these foods are particularly appealing and certainly make the meal more interesting and palatable. The unhappy poor family may want and need some of these foods for psychological lifts that the rest of their diet does not provide. Some items may be particularly associated with their ethnic food culture; others may bring new-found status and security. The nutritionist should remember that individuals and groups must be motivated to make a change in food patterns, and this will come about only through positive methods. These changes will take time. Rather than pointing out what is wrong with a diet of an EDA family, teach her wise nutrition and consumer practices. Help her to learn and to try substitutions. Gradually she will see where her money will be spent most wisely.

Nonfood purchases for such items as health and beauty aids, detergents, cigarettes, paper goods, and alcoholic beverages equal about 25 percent of supermarket spending. They should not be considered part of the food budget. Eating out is frequently charged to the food bill. Much of the cost of these meals is for service and cannot be afforded often by people with low food budgets.

Suggested Activities

1. Tour several different types of stores in an EDA and compare the shopping advantages and disadvantages they offer. On the basis of your observations, prepare an information leaflet which could be presented to EDA residents showing which stores offer unit pricing, credit, and quality items in specific foods such as meats or vegetables. Not locations of stores and their availability to residents by public transportation systems.

2. Investigate how stores in an EDA advertise through the newspaper, hand flyers, radio, and television. On the basis of this information, study what advertising is reaching the people who shop there. Follow up this activity by informing store owners or promotion managers of your findings and assisting them to reach this audience with helpful, informative advertising.

3. Survey costs on a representative weekly grocery shopping list at two different types of stores within an EDA. Compare prices on the items and shopping advantages and disadvantages offered by each store. With your teacher, discuss how your experience duplicated and was different from that of a person who shops regularly at these stores.

4. Present a demonstration on grades, brands, and labels to a group from an EDA. Inform people of the significance of these guides and discuss with them their reasons for preferring certain products over others. From this experience, write an essay relating their value systems to how they use grade, brand, and label information in their shopping.

5. At a supermarket, explain unit pricing to an individual or group of people from an EDA.

6. Survey schools within an EDA to discover if they have food vending machines. If they do, find out what foods they offer and how many of these are nutritious or "empty calorie" foods. Depending upon your findings, develop a program to improve the situation and present your proposal to a school authority who could help implement it.

7. Discuss with a store manager in an EDA how he believes his consumers could be helped to get the most nutrition for their money. With his permission, design and display educational posters in his store illustrating areas where you have identified needs.

8. Interview a home economics teacher who works with students in an EDA. Discuss with her what she has taught concerning the cost of convenience foods compared to less processed foods. With her cooperation, prepare a classroom display illustrating comparative shopping techniques to consider when buying convenience foods. Afterward, evaluate with the teacher what her students learned from the display.

9. Analyze comparative shopping practices of the weekly shopping purchases of an EDA homemaker. Describe all items fully and categorize them in groups such as fresh, canned, convenience, non-food. Study each group item by item to discover if there are items you could buy for less money either by buying the same items in a different way or by choosing differently. Discuss with the homemaker the reasons for her choices.

Suggested Resources

Consumer and Food Economics Research Division. Nutrition, Food at Work for You. U.S. Department of Agriculture Home and Garden Bulletin No. 1 Family Fare, Washington, D.C.: U.S. Government Printing Office, 1971. pp. 15-23.

Household Finance Corporation. Money Management: Your Food Dollar. Chicago: Prudential Plaza, 1968. pp. 17-39.

Kramer, Mary. Contemporary Meal Management. New York: John Wiley and Sons, 1972. pp. 131-269.

Peterkin, Betty. Your Money's Worth in Foods. U.S. Department of Agriculture Home and Garden Bulletin No. 183, Washington, D.C.: U.S. Government Printing Office, 1974. pp. 10-27.

Peterson, Esther. "Consumer Problems of Low-Income Families." Working With Low-Income Families, Proceedings of the AHEA Workshop. University of Chicago. (March, 1965), 140-148.

Ralston Purina Company. How the Shrewdest Shoppers Buy and Use Meat, Dairy Products and Eggs. 1974.

Wright, Carlton. Food Buying. New York: MacMillan, 1962.

When you feel you have learned the information presented in this lesson, take the following Progress Test.

Unit 2 Progress Test

Meal Management on a Low Income

1. List two reasons why low-income people may be limited in their choices of grocery store.

   a.

   b.

2. List three helpful guides which help the consumer judge food quality.

   a.

   b.

   c.

3. Name five things which are required to be listed on nutritional labels.

   a.

   b.

   c.

   d.

   e.

4. What are two methods of determining cost per serving of any food?

   a.

   b.

5. Define "unit pricing."

6. List three considerations in determining if convenience foods are economically suited to your family.

   a.

   b.

   c.

7. List five alternate protein foods for meat which may serve as nutritious low-cost extenders in the EDA diet.

   a.

   b.

   c.

   d.

   e.

8. How does season of the year affect a wise comparative shopper?

9. Define and list examples of "empty calorie" foods.

10. Into what part of the food budget do items such as soap, cigarettes, or paper goods fit?

Compare your answers with those on the next page.

Answer Key
Unit 2 Progress Test

Meal Management on a Low Income

1. a. need to shop where credit is available
   b. lack of transportation

2. (any of the following)
   a. state or government grades
   b. national, local, or store brands
   c. style
   d. labels

3. (any of the following)
   a. order of predominance of ingredients
   b. name and address of distributor
   c. net contents
   d. food additives
   e. vitamin and mineral content
   f. caloric value
   g. protein, carbohydrate and fat content
   h. serving size

4. a. Read the unit price tag, if it is available.
   b. Divide the retail price per unit by the number of servings to be obtained from a specific unit.

5. Unit pricing is a shelf tag which lists the price for a single unit of weight, measure, or count. Weight is listed in ounces or pounds; liquid measure, in pints or quarts; and count by dozen, square feet, etc. It enables the shopper to compare prices of different sizes in the same brand or different brands of the same size and quality.

6. (any of the following)
   a. the difference in cost between "convenience food" and comparable less processed products
   b. how much it costs to prepare the product from basic ingredients
   c. how much the cook enjoys cooking
   d. how much time is available for cooking
   e. total amount of food budget

7. (any of the following or other answers acceptable to the instructor)
   a. eggs
   b. non-fat milk
   c. evaporated milk
   d. soybeans
   e. dry beans and peas
   f. nuts
   g. peanut butter

8. Wise shoppers are aware that prices are directly related to marketing seasons. Lower prices are found when foods are most abundant.

9. Empty calorie foods do not supply essential nutrients such as protein, minerals, or vitamins in the diet. Some examples are: jam, tea, coffee, salad dressing, and carbonated drinks.

10. Non-food purchases should be considered separately from the food budget.

UNIT 3

PREPARATION OF LOW-COST MEALS

Objective

The MATCHE student will be able to demonstrate practical food preparation skills related to three low-income ethnic groups utilizing limited facilities and equipment, methods of preparation appropriate to the specific group, and simplified instructions or graphics for bilingual audiences.

Overview

When money is limited, food preparation facilities and equipment may also be limited.

This unit will give you the opportunity to develop, demonstrate, and instruct in the practical skills of the preparation of low-cost meals, taking into consideration preparation methods of specific cultural groups and limited facilities and equipment. You will also learn to prepare food on other than standard gas or electric ranges and to use equipment normally found in a low-income family's possession.

Narrative Summary

Meal preparation involves doing tasks in an orderly arrangement so that the total meal can be completed at a certain time. This can be difficult for an accomplished cook but it is especially challenging for the homemaker who has a limited budget, skills, time, and equipment.

The more limited the budget, the more important it is to invest in quality equipment. Often, however, one must work with poor or faulty equipment. Suggestions on how to make multiple use of and how to care for equipment are necessary in assisting the cook with meal preparation. Sometimes equipment may be unfamiliar to you. You should be prepared to learn from the local people whom you serve. Successful work with low-income ethnic groups is a two-way process. A worker must look upon each constituent as a potential contributor to further knowledge.

Available money may determine which types of food preparation are economical. The cost of fuel for cooking, especially oven dishes, will add to the cost of preparing some foods. This needs to be considered when suggesting recipes.

Care should be exercised at all times in food preparation and handling to prevent food contamination and the spread of infection. Sanitation in the EDA must include measures to assure that the food, work space, and storage space for food, dishes and utensils are clean, rodent proof, and insect proof. Standards of sanitation within the EDA may be poor. To motivate change of these residents, you must remember to be positive. When working in unsanitary conditions teachers often are so uncomfortable that they alienate the person they are trying to help. Great skill is required in being able to suggest sanitation improvement while not condemning a less than desirable situation. As in all change in working with low-income people, one must be patient. Change takes motivation and time. If the situation has many needs, it is wise to start with the simplest of those that seem important, and move progressively to those that are more difficult.

To skillfully prepare a meal, one must be aware of various aspects of the job. A work sheet listing all jobs in chronological order is useful. The efficiency of the worker in the kitchen and carefulness in planning affect the time required for meal preparation. Good work habits help to make a cook efficient in meal preparation. A sense of order in the kitchen arrangement also help achieve more productive use of time. Even the most simply equipped kitchens can be efficiently arranged.

Because families are often large within the EDAs it is particularly helpful if family members besides the mother help with the work. Culture may dictate who helps in the kitchen, and one must work in harmony with these roles.

Procedures for preparation of foods are usually expressed as recipes. Familiarity with basic recipes and standard proportions is fundamental to satisfactory meal preparation. Basic cooking terms may be unfamiliar. For this reason, cooks may avoid trying new recipes. Workers must start with the people at their own level of technology and educational status.

The simpler the society, the greater the usefulness of demonstrations. Recipes and instructions need to be clearly illustrated. Use of pictures, words, and action help to convince sometimes skeptical or timid students that they can really accomplish the tasks themselves. Demonstrations help students who have difficulty with English to see what to do.

Where one teaches food preparation skills to a low-income group will vary depending upon the situation. If a public meeting hall is available, people often like to get together there because they may be embarrassed to have others see their own homes. If all the necessary equipment is not available there, it serves a useful purpose to have

participants help supply the pans, spoons, or whatever is needed. This shows them that their own equipment is suitable for the job. If possible, it is especially useful to do food preparation lessons within local homes. There you must work with the homemaker's available equipment and home situation. This may mean cooking in less than sanitary conditions, experiencing interruptions from children, working with poor or faulty equipment, or having to substitute foods.

Involvement of participants in preparation skills can help them enjoy the lesson. Informal presentations usually meet their needs most effectively. It is desirable that your food preparation lesson meet an obvious felt need of the people. If they want to learn how to cook economical cuts of meat, you may show them simple methods of slow cooking with moisture and how to tenderize meat by grinding, cubing or pounding methods. During the lesson, you can develop awareness of needs not understood or felt by the local people. They will learn best when they can share in the development of the program.

Suggested Activities

1. Prepare a list of basic cooking equipment that a family in a low-income ethnic group would be likely to own. In a short essay discuss how multiple use can be made of some pieces, what substitutes can be used for items lacking, and what equipment, if any, should be added.

2. Review literature concerning basic time management guidelines. Develop a useful list of time management guidelines concerning food preparation suitable for a specific low-income group.

3. Interview several people who have tuaght food preparation in EDAs. They may have been missionaries, county extension agents, Vista or Peace Corps workers. Ask them to relate what ethnic group they worked with, what the local standards of sanitation were, and how they learned to cope with the situation.

4. The Cooperative Extension Service operates an Expanded Nutrition Program for EDAs. If it is available within your area, interview the Extension Agent concerning the purpose of this program. Note how their teaching materials are designed specifically for special groups. Arrange to accompany the local leader on a home visit.

5. Prepare a graphic learning device illustrating a food preparation skill suitable for a bilingual audience in an EDA. If you do not have second language knowledge, find assistance. Show the device to at least three people representing the audience for which it is designed. Evaluate how clearly they understood the device and how it might be improved.

6. Observe a school lunch, Headstart meal, or meal for elderly program served to people in EDAs. How important is this meal to the individual's daily diet? How can good nutrition be taught to people through this meal? Does the meal meet high standards?

7. Using knowledge gathered concerning food eating patterns on a specific EDA group, prepare an attractive easy-to-read leaflet with low-cost recipes. Distribute them at a store where this audience shops. With a store clerk, evaluate how well the recipes fit the purchases of these people. How clear are the recipes for this group?

Suggested Resources

Campbell Soup Company. Good Food for Happy Living. Camden, New Jersey, 1975.

Irelan, Lola. Low-Income Life Styles. U.S. Department of Health, Education and Welfare, 1967.

Peterkin, B., C. Cromwell, and R. Vettel. Food for the Family: a Cost-Saving Plan. (U.S. Department of Agriculture Home and Garden Bulletin No. 209) Washington, D.C.: U.S. Government Printing Office, 1976.

Quaker Oats Company. Balancing Money and Menus. Chicago, 1976.

U.S. Department of Agriculture. Money-Saving Main Dishes. Home and Garden Bulletin No. 43, Washington, D.C.: U.S. Government Printing Office, 1971.

Vail, G., J. Phillips, L. Rust, R. Griswold, and M. Justin. Foods. 6th ed. Boston: Houghton Mifflin, 1973. pp. 479-91.

When you feel you have learned the information presented in this lesson, take the following Progress Test.

Unit 3 Progress Test

Meal Management on a Low Income

1. List three limitations which make meal preparations difficult for the EDA family.

   a.

   b.

   c.

2. If the local situation concerning food preparation has many needs, where should the nutrition educator start?

3. Check the items which are necessary for an EDA family to have in order to prepare a meal efficiently.

   a. careful planning
   b. a large budget
   c. good work habits
   d. new equipment
   e. ability to understand a recipe
   f. food preparation skills

4. Why are the principles of demonstration particularly useful in teaching EDA families?

5. Name four difficulties which a teacher may experience when demonstrating food preparation skills in an EDA home.

   a.

   b.

   c.

   d.

Compare your answers with those on the next page.

Answer Key
Unit 3 Progress Test

Meal Management on a Low Income

1. (any of the following)
   a. budget
   b. skills
   c. time
   d. equipment

2. It is wise to start with the simplest needs in which people have expressed interest.

3. x a. careful planning
   b. a large budget
   x c. good work habits
   d. new equipment
   x e. ability to understand a recipe
   x f. food preparation skills

4. The combination of pictures, words, and action illustrates lessons clearly. It is particularly helpful for students who have difficulty in understanding the language and have low levels of education.

5. (any of the following or other answers acceptable to the instructor)
   a. unsanitary conditions
   b. interruptions from children
   c. poor or faulty equipment
   d. limited food supplies

UNIT 4

STORAGE

Objective

The MATCHE student will be able to analyze food storage capabilities of an EDA family and will be able to analyze how these storage capabilities affect the purchase of food items and the ability to take advantage of food sales. The student will develop alternatives for storage problems and situations to assist the family in extending the food dollar.

Overview

Storage facilities are often very limited for families in an EDA. These limitations affect the purchase of food items in that only nonperishable items can be stored properly. Refrigerators and freezers may be nonexistent in these areas. Sales on perishable items cannot be taken advantage of because of the lack of proper facilities.

This unit will allow the student to investigate the storage capabilities of families living in EDAs and to assist these families in developing alternatives to storage.

Narrative Summary

Food must be stored under proper conditions of temperature and moisture to maintain nutritive values and prevent spoilage. With a knowledge of an EDA homemaker's food storage facilities, you can assist her in planning her food purchases accordingly. Sometimes poor people are embarrassed to admit their appliances do not work properly. One must learn if they have a refrigerator and/or freezer in working condition. Dependent upon the individual financial situation, one must then decide if the family must purchase foods around existing conditions or if these conditions can be altered. If the family owns these appliances, is purchase of a new or used one feasible? Is joint ownership of an appliance a possibility? If no food cooling appliance is available or feasible to obtain, the homemaker must shop more frequently, plan menus that can be eaten at once, and avoid certain dishes that need refrigeration for flavor and safe storage temperature. Meal management is a great challenge to the homemaker with limited resources.

Low temperatures are required in the storage of many perishable foods. Low temperature retards quality losses in these foods and delays spoilage by slowing the action of enzymes naturally present in foods and the growth of spoilage organisms that are always present in air, water, and soil. Freezer facilities will most often be limited among EDA residents. If residents have access to them, they need instruction on packaging food in vaporproof plastic bags, freezer wrap, or freezer containers and keeping the temperature at 0°F.

A refrigerator is valuable in storing food properly and helping save money on one's total food bill. Homemakers in EDAs may need training in wise management of foods stored in their refrigerator. They must know which commonly served "refrigerator foods" stay fresh at 36°F-40°F.

Shelf space in the home must be investigated. Is it adequate in size? If additional space is needed, you may help the homemaker in rearranging her shelves or cupboards to provide adequate room. Plan the spacing of shelves to fit articles to be stored. Allow one-to-two inch clearance between the top of an item and the bottom of the shelf above. It may be necessary to build additional shelves or build or purchase a cupboard. Ideal storage arrangements are not always possible even with careful planning; however, successful compromises can be achieved. Many storage devices can be made at home at little cost and effort. Storage areas outside the kitchen area should also be considered. Depending upon the temperature, space in a cool basement, under the house, or in an outdoor cellar or pit may provide an adequate facility for certain varieties of fruits and vegetables.

Canned foods have a "shelf life" of a year, but temperature above 70°F shorten this time. Rotate the cans you have to the front as soon as new ones are added. Food should be stored in cool cupboards. Reserve those "warm spots" near the refrigerator and range for cooking equipment. One must have knowledge of maximum storage times for common "cupboard foods" such as crackers, cereals, unopened canned goods, flour and sugar.

Investigate the sanitation of food storage facilities within the home. If necessary, give instruction on pest control. Plan storage that is easy to clean. Smooth surfaces can be washed. Paint, waterproof varnish, and penetrating seals are useful in making surfaces easier to clean.

Working conditions in any kitchen can be more convenient and enjoyable if storage is well organized. Locate supplies and equipment in places where they will be used. This makes it easier to get ready for, perform, and clean up after any job. When planning kitchen storage, first determine which supplies and equipment are the most important. Next, get rid of the others, or store them in the least convenient places. Then plan the storage for the most useful items.

Store the items used the most in the places where they are used first. Put the items you use with water near the sink, items you use with heat near the range. Store basic supplies in the preparation area. Store basic supplies in places most convenient to reach. Only like items should be stored in front of each other. Store supplies and equipment used in one process together. For instance, baking items go together--bowes, utensils, measuring equipment, supplies, and plans.

Unless the plan is to use it immediately, nothing is a good buy if there is no place to store it. Shoppers tend to be much more aware of prices they pay for food than they are of the spoiled food wasted because the storage space was inadequate.

Suggested Activities

1. Have a member of an EDA community conduct a spot survey of homes concerning food storage facilities. Do they have a refrigerator, freezer, and adequate shelf space for grocercies? Sanitation can also be noted during this survey. Using this information, compose a list of food shopping considerations which are necessary for these people.

2. Investigate local storage facilities which members of an EDA community might be able to use if they meant a financial saving. Are there freezer lockers for rent? What are the rental cost and rules of use? Are there any canneries in the area where private canning can be done? If so, what are the arrangements and costs? Is drying food an alternative storage method? Might a nearby clubhouse, church, or public building permit space for residents to conveniently and safely store excess food? If storage facilities are available, what foods might be purchased at low prices for food preservation. Depending on the outcome of your discoveries, make the information known among the EDA community.

3. Prepare a domonstration showing ways to make simple step shelves, cannister sets, or other storage aids. Given the opportunity, present the lesson to a club meeting in an EDA community.

4. Interview a high school science or home economics teacher within an EDA to find out what and how they have taught students to distinguish spoilage in foods. With the teacher's permission, prepare a lesson plan on this subject. Include indication of spoilage that makes food unpalatable but not hazardous to health and those kinds of spoilage that are dangerous to health. Use a microscope to show spoilage. Have the high school teacher evaluate the lesson plan and discuss it with her.

5. Plan and prepare menus and store foods for your family for one week without any use of a refrigerator or freezer. At the end of this meal management experience, evaluate with your family how well or poorly you ate, time needed for meal management, and food savings or wastes which occurred. How did this activity help you to understand the meal management challenges an EDA family may face?

Suggested Resources

Consumer and Food Ecnomics Research Division. Controlling Household Pests. U.S. Department of Agriculture Home and Garden Bulletin No. 96, Washington, D.C.: U.S. Government Printing Office.

Consumer and Food Ecnomics Research Division. Keeping Food Safe to Eat. U.S. Department of Agriculture Home and Garden Bulletin No. 162, Washington, D.C.: U.S. Government Printing Office, 1971.

Consumer and Food Ecnomics Research Division. Nutrition, Food at Work for You. U.S. Department of Agriculture Home and Garden Bulletin No. 1 Family Fare, Washington, D.C.: U.S. Government Printing Office, 1971. pp. 23-24.

Household Finance Corporation. Money Management, Your Food Dollar. Chicago: Prudential Plaza, 1968, pp. 12-15.

Human Nutrition Research Division. Storing Perishable Foods in the Home. U.S. Department of Agriculture Home and Garden Bulletin No. 78, Washington, D.C.: U.S. Government Printing Office, 1966.

Novotny, Mildred. Plan Your Kitchen Storage. University of California Extension Bulletin, HXT-48. Berkeley, California, 1966.

When you feel you have learned the information presented in this lesson, take the following Progress Test.

Unit 4 Progress Test

Meal Management on a Low Income

1. Why is low temerature required for storing many perishable foods?

2. Check which of the following foods commonly kept in a refrigerator would still be "fresh" after one week.

   a. butter
   b. carrots
   c. eggs
   d. milk
   e. apples
   f. opened canned vegetables
   g. bologna
   h. fresh uncooked meat

3. Special considerations needed in meal management for the homemaker lacking refrigeration storage are:

   a.

   b.

   c.

4. List three basic kitchen storage organization rules.

   a.

   b.

   c.

5. What are alternative cool food storage areas which may be used when a refrigerator is not available in the home?

Compare your answers with those on the next page.

Answer Key
Unit 4 Progress Test

Meal Management on a Low Income

1. Low temperature slows the action of enzymes naturally present in foods and the growth of spoilage organisms that are present in air, water, and soil.

2. x a. butter
   x b. carrots
   x c. eggs
     d. milk
   x e. apples
     f. opened canned vegetables
     g. bologna
     h. fresh uncooked meat

3. a. more frequent shopping
   b. limited or special recipes and menus
   c. concern for full utilization of prepared dishes when storage is impossible

4. a. Locate supplies where they will be used first.
   b. Store basic supplies where they are convenient to reach.
   c. Store supplies and equipment used in one process together.

5. Depending upon the temperature, space in a cool basement or in an outdoor cellar or pit may provide adequate cool food storage. If a stream or lake is available foods can be stored within a waterproof container in the cool water. It may be possible to rent space in a refrigerator owned by a friend or business.

MODULE PRE/POSTTEST

Student_____

Meal Management on a Low Income

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. List five factors which determine how much money a family spends on food.

   a.

   b.

   c.

   d.

   e.

2. What is the primary purpose of the Food Stamp Program?

3. List four factors a teacher needs to consider when helping an EDA family write a meal plan.

   a.

   b.

   c.

   d.

4. List three helpful guides which help the consumer judge food quality.

   a.

   b.

   c.

5. What are two methods of determining cost per serving of any food?

   a.

   b.

6. List three considerations in determining if convenience foods are economically suited to your family.

   a.

   b.

   c.

7. List five alternate protein foods for meat which may serve as nutritious low-cost extenders in the EDA diet.

   a.

   b.

   c.

   d.

   e.

8. Define and list examples of "empty calorie" foods.

9. List three limitations which make meal preparations difficult for the EDA family.

   a.

   b.

   c.

10. If the local situation concerning food preparation has many needs, where should the nutrition educator start?

11. Why are the principles of demonstration particularly useful in teaching EDA families?

12. Name four difficulties which a teacher may experience when demonstrating food preparation skills in an EDA home.

    a.

    b.

    c.

    d.

13. Special considerations needed in meal management for the homemaker lacking refrigeration storage are:

    a.

    b.

    c.

14. List three basic kitchen storage organization rules.

    a.

    b.

    c.

15. What are alternative cool food storage areas which may be used when a refrigerator is not available in the home?

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Meal Management on a Low Income

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. (any of the following)
   a. amount of money available
   b. number of people to feed
   c. ages of family members
   d. family likes and dislikes of foods
   e. shopper's knowledge about nutritious meals
   f. use of a wise shopping list
   g. use of food stamps

2. The primary purpose of the Food Stamp Program is to enable low-income households to buy more food of greater variety to improve their diets.

3. (any of the following)
   a. family meal pattern
   b. family cultural likes and dislikes
   c. nutritive needs of family members
   d. psychological factors associated with poverty
   e. who can most effectively help the family
   f. matching available dollars to menus

4. (any of the following)
   a. state or government grades
   b. national, local, or store brands
   c. style
   d. labels

5. a. Read the unit price tag, if it is available.
   b. Divide the retail price per unit by the number of servings to be obtained from a specific unit.

6. (any of the following)
   a. the difference in cost between the "convenience food" and comparable less processed products
   b. how much it costs to prepare the product from basic ingredients
   c. how much the cook enjoys cooking
   d. how much time is available for cooking

7. (any of the following or other answers acceptable to the instructor)
   a. eggs
   b. non-fat milk
   c. evaporated milk
   d. soybeans
   e. dry beans and peas
   f. nuts
   g. peanut butter

8. Empty calorie foods do not supply essential nutrients such as protein, minerals, or vitamins in the diet. Some examples are: jam, tea, coffee, salad dressing, and carbonated drinks.

9. (any of the following)
   a. budget
   b. skills
   c. time
   d. equipment

10. It is wise to start with the simplest needs in which people have expressed interest.

11. The combination of pictures, words, and action illustrates lessons clearly. It is particularly helpful for students who have difficulty in understanding the language and have low levels of education.

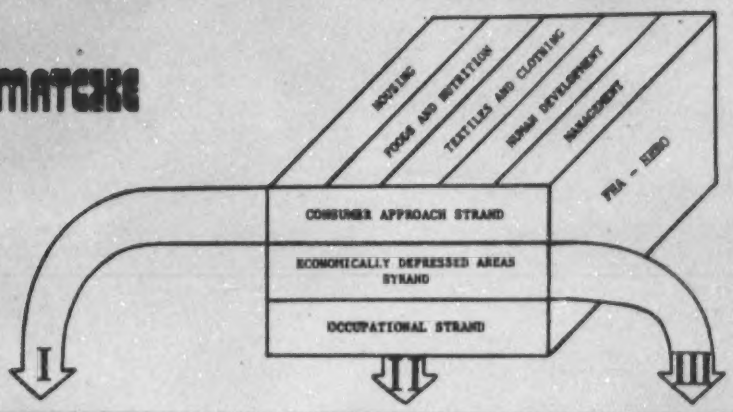
12. (any of the following or other answers acceptable to the instructor)
   a. unsanitary conditions
   b. interruptions from children
   c. poor or faulty equipment
   d. limited food supplies

13. a. more frequent shopping
   b. limited or special recipes and menus
   c. concern for full consumption of prepared dishes when storage is impossible

14. a. Locate supplies where they will be used first.
   b. Store basic supplies where they are convenient to reach.
   c. Store supplies and equipment used in one process together.

15. Depending upon the temperature, space in a cool basement or in an outdoor cellar or pit may provide adequate cool food storage. If a stream or lake is available, foods can be stored within a waterproof container in the cool water. It may be possible to rent space in a refrigerator owned by a friend or business.

MATRIX



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analysing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele